

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHAEL LOUIS FUSE

Debtor(s)

Case No. 09-01250

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/16/2009.
- 2) The plan was confirmed on 03/26/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/26/2009, 03/26/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/20/2012.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$108,375.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$59,375.00
Less amount refunded to debtor	\$6,132.31

**NET RECEIPTS:** **\$53,242.69**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,099.33
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,499.33**

Attorney fees paid and disclosed by debtor: \$2,100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AA/CITIBANK SD	Unsecured	2,573.00	NA	NA	0.00	0.00
AFFILIATED GROUP	Unsecured	40.00	NA	NA	0.00	0.00
AFFILIATED GROUP	Unsecured	35.00	NA	NA	0.00	0.00
AFFILIATED GROUP	Unsecured	35.00	NA	NA	0.00	0.00
AFFILIATED GROUP	Unsecured	11.00	NA	NA	0.00	0.00
AFFILIATED GROUP	Unsecured	11.00	NA	NA	0.00	0.00
AFFILIATED GROUP	Unsecured	11.00	NA	NA	0.00	0.00
AFFILIATED GROUP	Unsecured	11.00	NA	NA	0.00	0.00
AFFILIATED GROUP	Unsecured	11.00	NA	NA	0.00	0.00
AFFILIATED GROUP	Unsecured	11.00	NA	NA	0.00	0.00
AFFILIATED GROUP	Unsecured	11.00	NA	NA	0.00	0.00
AFFILIATED GROUP	Unsecured	11.00	NA	NA	0.00	0.00
AFFILIATED GROUP	Unsecured	11.00	NA	NA	0.00	0.00
AFFILIATED GROUP	Unsecured	4.00	NA	NA	0.00	0.00
AMERICAN FIN CO	Unsecured	NA	5,149.87	1,523.22	1,523.22	499.39
AMERICAN FINANCE	Secured	3,000.00	0.00	3,000.00	3,000.00	127.26
AMERICAN FINANCE	Unsecured	2,263.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING LP	Unsecured	35,359.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING LP	Secured	232,000.00	264,487.24	NA	0.00	0.00
BAC HOME LOANS SERVICING LP	Secured	10,000.00	9,095.24	4,752.76	4,752.76	0.00
CHARLES L TREMAINE	Unsecured	7.00	NA	NA	0.00	0.00
CHRYSLER FINANCIAL SVC AMERIC	Secured	8,000.00	9,525.00	8,000.00	8,000.00	548.10
CHRYSLER FINANCIAL SVC AMERIC	Unsecured	6,253.00	4,868.35	6,393.35	6,393.35	645.54
COMMUNITY HOSPITAL	Unsecured	NA	576.00	576.00	576.00	58.32
COOK COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	807.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	389.00	362.21	362.21	362.21	34.82
ECAST SETTLEMENT CORP	Unsecured	507.00	549.99	549.99	549.99	52.71
ECAST SETTLEMENT CORP	Unsecured	NA	523.39	523.39	523.39	50.17
HSBC AUTO FINANCE	Secured	13,800.00	16,827.34	16,374.00	16,374.00	1,124.03
HSBC AUTO FINANCE	Unsecured	2,574.00	0.00	453.34	453.34	46.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	480.00	514.61	514.61	514.61	49.20

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LANSING CLEARERS	Unsecured	401.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	469.00	664.00	664.00	664.00	63.60
LVNV FUNDING	Unsecured	100.00	117.66	117.66	117.66	11.51
MUNSTER RADIOLOGY GROUP	Unsecured	45.00	44.00	44.00	44.00	4.74
PATIENTS 1ST ER MEDICAL CONSLT	Unsecured	NA	250.00	250.00	250.00	25.45
PRA RECEIVABLES MANAGEMENT	Unsecured	256.00	390.00	390.00	390.00	37.47
TARGET NATIONAL BANK	Unsecured	739.00	796.07	796.07	796.07	80.45
WALGREENS ADVANCE CARE	Unsecured	500.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,752.76	\$4,752.76	\$0.00
Debt Secured by Vehicle	\$24,374.00	\$24,374.00	\$1,672.13
All Other Secured	\$3,000.00	\$3,000.00	\$127.26
<b>TOTAL SECURED:</b>	<b>\$32,126.76</b>	<b>\$32,126.76</b>	<b>\$1,799.39</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$13,157.84</b>	<b>\$13,157.84</b>	<b>\$1,659.37</b>

**Disbursements:**

Expenses of Administration	<u>\$4,499.33</u>
Disbursements to Creditors	<u>\$48,743.36</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$53,242.69</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/14/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.